

Information to identify the case:

Debtor 1	<u>Ronald M. Savine Jr.</u>	Social Security number or ITIN	xxx-xx-4208
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-13407-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronald M. Savine Jr.

5/26/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ronald M. Savine, Jr.
 Debtor

Case No. 17-13407-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 43

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db Ronald M. Savine, Jr., 72 Shawnee Pl, Galloway, NJ 08205-3434
 cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
 cr Latasha N Robinson, Wells Fargo Financial National Bank, PO Box 10438,
 Des Moines, IA 50306-0438
 516659770 BB&T, PO Box 77404, Ewing, NJ 08628-6404
 516659768 Bankcard Services- Indigo Card, PO Box 4477, Beaverton, OR 97076-4401
 516659771 +Best Buy/CBNA, POB 6497, Sioux Falls, SD 57117-6497
 516659772 Best Egg, PO Box 3999, Saint Joseph, MO 64503-0999
 516659789 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: MABT/Contfin, PO Box 8099, Newark, DE 19714-8099)
 516659773 +Capital One Auto Finance, POB 259407, Plano, TX 75025-9407
 516659776 Citibank - Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
 516659777 Citibank - Wawa Credit Card, PO Box 6406, Sioux Falls, SD 57117-6406
 516659778 Comenity Capital Bank - Boscovs, PO Box 659622, San Antonio, TX 78265-9622
 516659781 Discover Bank, Attn: Zeicker & Assoc., 1105 Laurel Oak Rd Ste 136,
 Voorhees, NJ 08043-4312
 516659783 Genesis Bankcard Service, PO Box 4499, Beaverton, OR 97076-4499
 516659788 Lending Club Corp, 470 Convention Way, Redwood City, CA 94063-0000
 516659790 Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 516659795 Sunoco Inc. - Citibank, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM May 26 2017 21:48:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 26 2017 22:11:50 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 26 2017 22:11:46 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516659767 EDI: GMACFS.COM May 26 2017 21:48:00 Ally Financial, POB 380901,
 Bloomington, MN 55438-0901
 516659769 +EDI: TSYS2.COM May 26 2017 21:48:00 Barclay Card Services, POB 8833,
 Wilmington, DE 19899-8833
 516659774 +EDI: CAPITALONE.COM May 26 2017 21:48:00 Capital One Bank USA NA, POB 30281,
 Salt Lake City, UT 84130-0281
 516659775 +EDI: CHASE.COM May 26 2017 21:48:00 Chase/Bank One Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 516659780 EDI: RCSFNBMARIN.COM May 26 2017 21:48:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 516659779 EDI: RCSFNBMARIN.COM May 26 2017 21:48:00 Credit One Bank, POB 60500,
 City Of Industry, CA 91716-0500
 516659782 EDI: DISCOVER.COM May 26 2017 21:48:00 Discover Bank, POB 30948,
 Salt Lake City, UT 84130-0948
 516659784 EDI: PHINAMERI.COM May 26 2017 21:48:00 GM Financial, P.O. Box 181145,
 Arlington, TX 76096-1145
 516659786 EDI: GMACFS.COM May 26 2017 21:48:00 GMACAB, PO Box 380901, Bloomington, MN 55438-0901
 516659787 +EDI: CBSKOHLS.COM May 26 2017 21:48:00 Kohls-Capital One, POB 3115,
 Milwaukee, WI 53201-3115
 516659791 EDI: MERRICKBANK.COM May 26 2017 21:48:00 Merrick Bank, PO Box 660702,
 Dallas, TX 75266-0702
 516659792 EDI: RMSC.COM May 26 2017 21:48:00 Old Navy/Synchrony Bank, PO Box 530942,
 Atlanta, GA 30353-0942
 516659793 +E-mail/Text: bankruptcyteam@quickenloans.com May 26 2017 22:12:14 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 516659794 EDI: AGFINANCE.COM May 26 2017 21:48:00 Springleaf Financial Service,
 601 Nw Second St, POB 59, Evansville, IN 47701-0000
 516659796 +EDI: RMSC.COM May 26 2017 21:48:00 SYNCB/Care Credit, C/O PO Box 965036,
 Orlando, FL 32896-0001
 516659797 +EDI: CHRYSLER.COM May 26 2017 21:48:00 TD Auto Finance, POB 9223,
 Farmington Hills, MI 48333-9223
 516659798 EDI: TDBANKNORTH.COM May 26 2017 21:48:00 TD Bank, POB 219 Operations Center,
 Lewiston, ME 04243-0219
 516659799 EDI: RMSC.COM May 26 2017 21:48:00 TJX Rewards/SYNCB, PO Box 530948,
 Atlanta, GA 30353-0948
 516659800 EDI: TFSR.COM May 26 2017 21:48:00 Toyota Financial Services, PO Box 4102,
 Carol Stream, IL 60197-4102
 516659801 EDI: RMSC.COM May 26 2017 21:48:00 Walmart/Synchrony Bank, PO Box 530927,
 Atlanta, GA 30353-0927
 516659802 +EDI: WFFC.COM May 26 2017 21:48:00 Wells Fargo Auto Finance, POB 29704,
 Phoenix, AZ 85038-9704
 516659803 +EDI: WFFC.COM May 26 2017 21:48:00 Wells Fargo Bank, POB 14517,
 Des Moines, IA 50306-3517
 516659804 EDI: WFFC.COM May 26 2017 21:48:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 26

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 43

Date Rcvd: May 26, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
516659785* GM Financial, PO Box 181145, Arlington, TX 76096-1145

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Brian C. Nicholas on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com
Scott M. Zauber on behalf of Debtor Ronald M. Savine, Jr. szauber@subranni.com,
ecf@subranni.com;desk@subranni.com;cwild@subranni.com;jwiesner@subranni.com;mmorrow@subranni.com;
hinnaurato@subranni.com
Thomas J Subranni on behalf of Debtor Ronald M. Savine, Jr. jwiesner@subranni.com,
desk@subranni.com;jwiesner@subranni.com;hinnaurato@subranni.com;G21182@notify.cincompass.com;szau
ber@subranni.com;cwild@subranni.com;ecf@subranni.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8